

In re:  
Paul D. Bethman  
Debtor

Case No. 19-13007-amc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Oct 11, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 13

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2024:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db 14527530	+ Paul D. Bethman, 50 S. Lafayette Ave., Morrisville, PA 19067-7121 + Jeffrey C. McCullough, 16 North Franklin Street, Suite 300, Doylestown, PA 18901-3556

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Oct 11 2024 23:44:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Oct 12 2024 03:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Oct 11 2024 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14352964	EDI: BANKAMER	Oct 12 2024 03:39:00	Bank of America, N.A, P.O. BOX 31785, Tampa, FL 33631-3785
14338845	+ EDI: AISACG.COM	Oct 12 2024 03:39:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14332958	+ EDI: AIS.COM	Oct 12 2024 03:39:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14359620	EDI: JPMORGANCHASE	Oct 12 2024 03:39:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
14343500	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 11 2024 23:44:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14411444	Email/Text: blegal@phfa.org	Oct 11 2024 23:44:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
14357092	Email/PDF: resurgentbknotifications@resurgent.com	Oct 11 2024 23:56:40	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14359479	Email/Text: bkdepartment@rtresolutions.com	Oct 11 2024 23:44:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
14877597	+ Email/Text: bkteam@selenefinance.com	Oct 11 2024 23:44:00	U.S. BANK TRUST NATIONAL ASSOCIATION, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14430621	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court: JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA, 71203

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2024 at the address(es) listed below:

Name	Email Address
CHRISTOPHER A. DENARDO	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION logsecf@logs.com
DENISE ELIZABETH CARLON	on behalf of Creditor MEB Loan Trust VII bkgroup@kmlawgroup.com
JEFFREY C. MCCULLOUGH	on behalf of Plaintiff Paul D. Bethman jeffmccullough@bondmccullough.com lcung@bondmccullough.com
JEFFREY C. MCCULLOUGH	on behalf of Debtor Paul D. Bethman jeffmccullough@bondmccullough.com lcung@bondmccullough.com
JEROME B. BLANK	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION jblank@pincuslaw.com, mmorris@pincuslaw.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KRISTEN D. LITTLE	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION KRLITTLE@FIRSTAM.COM
MARIO J. HANYON	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION wbef@brockandscott.com, mario.hanyon@brockandscott.com
MICHELLE L. MCGOWAN	on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION mimcgowan@raslg.com
MICHELLE L. MCGOWAN	on behalf of Creditor U.S. Bank Trust National Association mimcgowan@raslg.com
ROBERT BRIAN SHEARER	on behalf of Creditor U.S. Bank Trust National Association rshearer@raslg.com
ROBERT J. DAVIDOW	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION robert.davidow@phelanhallinan.com
THOMAS SONG	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION tomysong0@gmail.com

District/off: 0313-2

User: admin

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Date Recd: Oct 11, 2024

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United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 14

**Information to identify the case:**

Debtor 1	Paul D. Bethman	Social Security number or ITIN xxx-xx-2299
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 19-13007-amc		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul D. Bethman

10/10/24

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**